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on January 20, 2009.

PATENT  
Attorney Docket No.: 020375-041700US

TOWNSEND and TOWNSEND and CREW LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Lisa C. Tidwell et al.

Application No.: 10/731,212

Filed: December 9, 2003

For: SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF FINANCIAL  
TRANSACTION USING GEOGRAPHIC-  
RELATED INFORMATION

Customer No.: 20350

Confirmation No. 4614

Examiner: John H. Holly

Technology Center/Art Unit: 3694

AMENDMENT

***Via EFS-Web***

***Mail Stop Amendment***

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 17, 2008, please enter the following amendments and remarks. This paper is filed along with a Petition for Extension of Time for a one month extension of time, extending the deadline for responding to the Office Action to January 17, 2009. Because January 17, 2009 fell on a Saturday, and because Monday, January 20, 2009, was a federal holiday, and this paper is filed on the next business day after January 17, 2009, this paper is believed to be timely filed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.